### Exhibit 2

This appraisal has been performed for Commerce Bank in connection with a loan request made by you. Commerce Sonk makes no representations regarding the accuracy of the information contained in the appraisal and assumes no liability in connection with this appraisal.



### **COMPLETE APPRAISAL SUMMARY REPORT**

LOCATED AT:

817 Matiack Drive Block 3803 Lot 2 Moorestown, NJ 08057

FOR:

Commerce Bank 2059 Springdale Road Cherry Hill, NJ 08003

An Administrative Compliance Review has been completed on this report. This report has been deepred acceptable by Commerce Bank.

AS OF: 1/21/2008

(Reviewed #

Date

BY:

Peter R. McCaffrey
Robert M. Sapio Real Estate Appraisal & Consulting, LLC

**EXHIBIT** 

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2

File No. 08011502

Robert M. Sapio Real Estate Appraisal & Consulting, LLC 314 Cherry Avenue Voorhees, NJ 08043

Telephone No.: (856) 429-2789 Fax No.: (856) 795-2297

January 25, 2008

Joseph Graves Commerce Bank 2059 Springdale Road Cherry Hill, NJ 08003

RE: Reed

817 Mattack Drive Moorestown, NJ

Dear Mr. Graves:

In accordance with your request, enclosed is one copy of the appraisal report of the captioned property. The purpose of the appraisal was to estimate market value of the captioned property, as improved, in unencumbered fee simple title, subject to the Assumptions and Limiting Conditions contained in the URAR form 439, the Certification and this report.

This report is prepared in compliance with the requirements of the Code of Professional Ethics and the Standards of Professional Practice of the Appraisal Institute.

This is a complete appraisal in a summary report.

Respectfully submitted.

Peter McCarrey, SLRFX A 00,754

orrower Reed 3rd, Frank & Christina reperty Address 817 Matiack Drive			File No. 08011502	
Property Address 817 Matiack Drive				
City Moorestown	Courry Burlington	State NJ	Zip Code 08057	
Lender Commerce Bank				

### APPRAISAL AND REPORT IDENTIFICATION

This Appraisal conforms to one of the following definitions:
⊠ Complete Appraisa!
The act or process of estimating value, or an estimate of value, performed without invoking the
Departure Provision.
Departure Provision.
Limited Appraisal
The act or process of estimating value, or an estimation of value, performed under and resulting
from invoking the Departure Provision.
troit trivialing the Departure Provision.
This Report is one of the following types:
P. C.
C. M. Control of Property
Self Contained Report
A written report prepared under Standards Rule 2-2(A) of a complete or limited appraisal performed
under Standard 1.
ST A WAR BURN
Summary Report
A written report prepared under Standards Rule 2-2(B) of a complete or limited appraisal performed
under Standard 1.
Restricted Report
A written report prepared under Standards Rule 2-2(C) of a complete or limited appraisal performed
under Standard 1.
Comments on Appraisal and Report Identification
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Comments on Appraisal and Report Identification  Note any departures from Standards Rules 1-2, 1-3, 1-4, plus any USPAP-related issues requiring disclosure:
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12-12020-mg Doc 7767-2 Filed 11/18/14 Entered 11/18/14 15:21:27 Exhibit 2 Robert M. Sapio, MPG/13/POFIS27 & CONSULTANTS 2 Robert M. Sapio, MPG/13/POFIS27 & CONSULTANTS

Uniform Residential Appraisal Report

	Uniform Residen	tial Appraisal Repor	File # 08011	1502
The purpose of this summary appraisal re				of the subject property.
Property Address 817 Mattack Drive		City Moorestown	State NJ	Zip Code 08057
Borrower Reed 3rd, Frank & Christin	na Owner of Public R	cord Reed 3rd, Frank & Christina	a County Buril	ngton
Legal Description Block 3803 Lot 2				
Assessor's Parcel # 03803 - 00002		Tax Year 2007	R E Taxes \$	
Neighborhood Name N/A		Map Reference	Census Tract	7005.051
	acant Special Assessme	nts \$	UD HOAS	per year per month
Property Rights Appraised 🧖 Fee Simple				
Assignment Type Purchase Transact		er (describe) Market Value		
Lender/Client Commerce Bank Is the subject property currently offered for		9 Springdale Road, Cherry Hill, N		Yes No
Report data source(s) used, offering price(s)	and dataset. The explicit is course	atty under contract for \$2,040,000	1 Listed with Edgar	
Carter-agent, (856) 235-0101.	, and careful The Subject is conte	truy drider contract for \$2,040,000	J. Listud Will Edge (	a contracto, course
	for sale for the subject purchase transaction	n. Everson the regular of the analysis of the	contract for sale or why ti	he analysis was not
performed. Contract not provided to		it. Express: No results of the drimes so of the	conduct of suc or trily o	THE BUT BY STO NOT
b Contract Not provided to	/ applianosi.			
Contract Price S Date of C	ontract is the property se	eller the owner of public record? Yes	No Data Source(s)	
Is there any financial assistance (loan charg			on behalf of the borrower?	Yes No
If Yes, report the total dollar amount and des			and the second s	
Note: Race and the racial composition of				
Neighborhood Characteristic		nit Housing Trends	One-Unit Housing	Present Land Use %
Location Urban Suburban	Rural Property Values Increa		PRICE AGE	One-Unit 98 %
Built-Up Over 75% 25-75%	Under 25% Demand/Supply Short	The state of the s		2-4 Urit %
Growth Rapid Stable	Slow Marketing Time Under treet East, Westfield Road north, 0	3 mths 3-6 mths Over 6 mths	900 Low New 2,900 High 90	
	treet cast, westnesd Road north, C	innaminson Township west and	2,900 High 90 1,850 Pred 5	Commercial 2 3
Lenola Road south.	t is located in a prestigious resider	that an imbharbana of avenuthing of		
Neighborhood Description The subject Schools, parks and recreational fac				
Highway Routes 38, 73 and 130.	limes are scamered around the 10	wiship. Employment and shoppi	ill centers are locate	d along State
Market Conditions (including support for the	ahma conclusions) Property value	s appear stable. Demand and su	innly are in halance	Marketing times for
similar properties average 3-6 mon	ths Most sales are conventional	inancing with some FHA. Conve	ntional mortgages av	allable at prevailing
rates and discounts. No adverse a		manding with dome there contro	mone mondages or	dictate of provening
Dimensions 270 x 185 x 111.42 x 156		Sq. Ft. Shape Irregular	View G	Good
Specific Zoning Classification R1A		n Residential		
Zoning Compliance Legal Legal No	oriconforming (Grandfathered Use) No	Zoning Illegal (describe)		
		The state of the s		
is the highest and best use of subject proper	ty as improved (or as proposed per plans	The state of the s	Yes No MNa co	escribe
		and specifications) the present use?		
Utilities Public Other (describe)	Public Other	and specifications) the present use?  or (describe) Offi-site Imp	rovements - Type	Public Private
Utilities Public Other (describe) Flectnoty	Public Oth	and specifications) the present use?  If (describe) Off-site Imp Street Asp	rovements - Type	
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Utilities Public Other (describe)  Flectricity  Gas  FEMA Special Floor Hazard Area Yes Are the utilities and off-site improvements by: Are here any adverse site conditions or exim There are no known adverse easen and an attorney's opinion should be  General Description  Units One One with Accessory Unit of Stories 2.5  Typa Oet Att. S-Det/End Unit Oes on (Style)  Proposed Under Const Des on (Style)  2 1/2st. Colonial Year Built 2006  Effective Age (Yrs)  Actic None Drop Stair Stairs Foor Scuttle	Water Sanitary Sewier Sanitary Sewier  No FEMA Flood Zone C pical for the market area?  No market area?  No sewier  No FEMA Flood Zone C pical for the market area?  No sought to confirm the foregoing of the confirmation of th	ind specifications) the present use?  If (describe)  Off-site Imp Streat Asp Alley  FEMA Map # 340105 0005B  No If No, describe  Wronmental conditions, and uses sto?  and best use is continued resider onclusion.  Exterior Description material  Foundation Walls PouredCore  It Exerior Walls Stucco, Wo aft. Roof Surface Fiberglass/  Gutters & Downspouts Aluminum/ Window Type Anderson/( Storm Sash Insulated Yes/Good Sorrers Yes/Good and Amenities Woodst    Freplace(s) # 3 Fence	provements - Type  Shalt  FEVA Ma  Yes No  Intial. Zoning conform  s/condition Interior  Increte/Gd. Floors  Od/Good Wass  Good Trim/Finish  Good Bath Floor  Car Storage  Drivewa  Ove(s) # Drivewa  Ove(s) # Drivewa  Cargarge  Cargarge  Cargarge	Public Private  Public Private  Private
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Utilities   Public Other (describe)	Water Sanitary Sewer Sanitary Sewer No FEMA Flood Zone C Dical for the market area?  No encroachments with the foregoing of the sought to confirm the sought the sough	ind specifications) the present use?  If (describe)  Off-site Imp Streat Asp Alley FEMA Map # 340105 0005B  No If No, describe Invironmental conditions, and uses sto.]?  and best use is continued resider conclusion.  Exterior Description material foundation Walls PouredCoro It Exterior Walls PouredCoro It Exterior Walls Stucco, Wo It Roof Surface Fiberglass; Gutters & Downspouts Aluminum/ Window Type Anderson/G Storm Sash Insulated Yes/Good Screens Yes/Good Sarrens Woodst  Freplace(s) # 3 Fence Paid Deck Poich Pool Other Towave Washer/Dryer Other 7.5.5 Bath(s) 6,55 T, basement finished with full bath	Provements - Type  Shalt  FE.V.A Ma  Yes No  Intial. Zoning conform  Scondition Interior  Interi	Public Private    Date 9/4/1991     If Yes, describe hance is a legal matter
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Utilities   Public Other (describe)	Water Sanitary Sewer Sanitary Sewer  No FEMA Flood Zone C pical for the market area?  No encroachments, encroachments, enemats or encroachments. Highest enemats or encroachments the foregoing of the sewer	ind specifications) the present use?  If (describe)  Off-site Imp Streat Asp Alley FEMA Map # 340105 0005B  No If No, describe informental conditions, and uses sto.]?  and best use is continued resider onclusion.  Exterior Description insterial foundation Walks PouredCor it Exterior Walks PouredCor it Exterior Walks PouredCor it Exterior Walks Stucco, Wo it Roof Surface Fiberglass/ Gutters & Downspouts Aluminum/ Window Type Anderson/( Storm Sash Insulated Yes/Good Storens Yes/Good and Amenities Woodst  Fireplace(s) # 3 Fence Patio Deck Pool Other 7.5.5 Bath(s) 6,55 r, basement finished with full bath built by Maines, one of South Je built by Maines, one of South Je  The subjections in the subject of th	provements - Type  Shalt  FEVA Ma  Yes No  Nontial. Zoning conform  s/condition Interior  ncrete/Gd. Floors  od/Good Wass  Good Trim/Finish  Good Bath Floor  Car Storage  Drivewar  Ove(s) # Drivewar  Ove	Public Private    Date 9/4/1991
Utilities Public Other (describe) Flectricity  Gas FEMA Special Floor Hazard Area Yes Are the utilities and off-site improvements by: Are here any adverse site conditions or exite There are no known adverse easen and an attorney's opinion should be  General Description Units One One with Accessory Unit off of Stories 2.5  Typa Oet Att. S-Det/End Unit Oes on (Style) 2 1/2st. Colonial Year Built 2006 Effective Age (Yrs) 1  Actic None Oric Stair Stays Foor Souttle Finished Heated Appliances Refrigerator Range Over Imished area above grade contains: Additional features (special energy efficient life fireplaces and upgrades throughout Describe the condition of the property (include apparent needed repairs. The subjections	Water Sanitary Sewer Sanitary Sewer  No FEMA Flood Zone C pical for the market area?  No encroachments, encroachments, enemats or encroachments. Highest enemats or encroachments the foregoing of the sewer	ind specifications) the present use?  If (describe)  Off-site Imp Streat Asp Alley FEMA Map # 340105 0005B  No If No, describe informental conditions, and uses sto.]?  and best use is continued resider onclusion.  Exterior Description insterial foundation Walks PouredCor it Exterior Walks PouredCor it Exterior Walks PouredCor it Exterior Walks Stucco, Wo it Roof Surface Fiberglass/ Gutters & Downspouts Aluminum/ Window Type Anderson/( Storm Sash Insulated Yes/Good Storens Yes/Good and Amenities Woodst  Fireplace(s) # 3 Fence Patio Deck Pool Other 7.5.5 Bath(s) 6,55 r, basement finished with full bath built by Maines, one of South Je built by Maines, one of South Je  The subjections in the subject of th	provements - Type  Shalt  FEVA Ma  Yes No  Nontial. Zoning conform  s/condition Interior  ncrete/Gd. Floors  od/Good Wass  Good Trim/Finish  Good Bath Floor  Car Storage  Drivewar  Ove(s) # Drivewar  Ove	Public Private    Date 9/4/1991     If Yes, describe hance is a legal matter
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Utilities   Public Other (describe)	Public Othe  Water  Sanitary Sewer  No FEMA Flood Zone C  pical for the market area?  No encroachments. Yes mal factors (easements, encroachments, en nents or encroachments. Highest e sought to confirm the foregoing of  Foundation  Concrete Slab Crawl Space  Full Basement: Panial Baseme Basement Finish  Gourside Entry Exit  Sump Pump Evidence of Infestation  Dampness Settlement  Heating FWA HWBB Rad  Other Fuel  Cooling Central Air Concisioning Individual Other  Individual Other  14 Rooms 7 Bedrooms ems etc.) Three zone heat and air the dwelling, ing needed repairs, descriptation, enovation ect is under two years old and was conditions that affect the ivability sounder or adverse conditions.	ind specifications) the present use?  If (describe)  Off-site Importance of Aspect Asp	Provements - Type Shalt  FE.V.A. Ma  Yes No Intial. Zoning conform  a/condition Interior Increte/Gd. Floors Od/Good Wats Good Bath Floor Good Bath Floor Good Bath Wanso Car Storage Drivewa Ove(s) # Driveway SJ Garage Carget Att.  [describe] 5 Square Feet of Gross In, bedroom and game out is in very good con risey's premier builde	Public Private    Public Private
Utilities   Public Other (describe)	Public Othe  Water  Sanitary Sewer  No FEMA Flood Zone C  pical for the market area?  No encroachments. Yes mal factors (easements, encroachments, en nents or encroachments. Highest e sought to confirm the foregoing of  Foundation  Concrete Slab Crawl Space  Full Basement: Panial Baseme Basement Finish  Gourside Entry Exit  Sump Pump Evidence of Infestation  Dampness Settlement  Heating FWA HWBB Rad  Other Fuel  Cooling Central Air Concisioning Individual Other  Individual Other  14 Rooms 7 Bedrooms ems etc.) Three zone heat and air the dwelling, ing needed repairs, descriptation, enovation ect is under two years old and was conditions that affect the ivability sounder or adverse conditions.	ind specifications) the present use?  If (describe)  Off-site Importance of Aspect Asp	Provements - Type Shalt  FEVA Ma  Yes No Intial Zoning conform  s/condition Interior Increte/Gd. Floors Od/Good Wass Good Tim/Finish Good Bath Floor Good Bath Wanso Car Storage Drivewa Ove(s) # Driveway Su Garage Garage Garage Garage Garage Idescribe S Square Feet of Gross I I, bed son wand game out is in very good conresey's premier builde	Public Private    Public Private

# 12-12020-mg Doc 7767-2 Filed 11/18/14 Entered 11/18/14 15:21:27 File NE 28/11/20 2 Pg 6 of 27 Uniform Residential Appraisal Report File # 08011502

There are 9 comparat There are 4 comparat	ble properties currenti						
There are 4 comparat		y offered for sale in	the subject reighborh	ood ranging in price	from \$ 1,539,000	to \$ 2,1	
	ble sales in the subject	t neighborhood with	in the past twelve mont	ths ranging in sale o	rice from \$ 1,850,0	100 to \$ 2	,900,000
FEATURE	SUBJECT		BLE SALE # 1	COMPARA	BLE SALE # 2	COMPARABI	E SALE # 3
Address 817 Matlack Driv	10	804 Matlack Dr		807 Riverton Ro	nad	301 E. Oak Aver	NIA
				and the second second of the	191117	Moorestown, NJ	77.77
Moorestown, NJ	00037	Moorestown, N	1 (600)/	Moorestown, N.	100001		00001
Proximity to Subject		same street		1/4 mile		1 mile	
Sale Price	S		\$ 1,850,000		\$ 1,900,000		\$ 2,150,000
Sale Price/Gross Liv Area	S sq.ft.	\$ 327.84 sq.f		\$ 343.33 sq.ft		\$ 429.14 sq.ft.	
Data Source(s)		MLS		MLS		MLS	
Verification Source(s)		Broker		Broker		Broker	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing	0.000 /// 1.011	CNV	1 1111111111111111111111111111111111111	CNV	1 11 1	CNV	1/15 3/250
Concessions	i e	None		None		None	
Date of Sale/Time		8/20/2007	<del> </del>	1/5/2007		8/17/2006	-103.200
Location	Good	Good	+	Good		Good	-103,200
			+	Phone Wilder Ave.		Fee Simple	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	20.000		
Site	.61 acres	.69 acres		2.10 acres	-20,000	.96 acres	-
View	Good	Good		Good		Good	
Design (Style)	2 1/2st Colonial	2 1/2st Colonial		2st French		2st Colonial	
Quality of Construction	Good	Good		Good		Superior	-50,000
Actual Age	1	1		10 eff. 2		86 eff. 10	+50,000
Condition	Good	Good		Good		Good	
Above Grade	Total Borms, Baths	Total Borms Barns		Total Borms Baths		Total Bdrms. Baths	
Room Count	14 7 7.5.5						+25,000
Mariana area area	6,555 sq.ft.	5,643 sq.f					+115,500
Gross Living Area Basement & Finished			- +/ 1,100	Full Bath	10,200	Full, 1/2 Bath	+110,000
The Chall Transport of Newton Learn	1,820 Sq.Ft./Bat			3 ST 5 ST	1 1		
Rooms Below Grade	GameRm,Bed	GameRm,Bed		GameRm		GameRm	
Functional Utility	Good	Good		Good		Good	
Heating/Cooling	FHA/Centra	FHA/Central		HWBB/Central		FHA/Central	
Energy Efficient Items	3 zone heat/air	3 zone heat/air		3 zone heat/air		3 zone heat/air	
Garage/Carport	3 car	3 car		3 car		2 car	+10,000
Porch/Pallo/Deck	Porch	Patio		Deck, Patio		Patio	1
3	3 F/P	1 F/P	+10.000			Pool. Fence	-20,000
			1		1	3 F/P	
			<del>                                       </del>			3771	
Not Adjusted of Value		K2 . = 1	424 400	53.	* 00.000	57 0	6 07 200
Net Adjustment (Total)		⊠+ □•	\$ 131,100		\$ 83,200	<b>□</b> ★ □ ★	s 27,300
Adjusted Sale Price		Net Adj. 7.1 %		Net Adj. 4.4 %		Net Adj. 1.3 %	
of Comparables		Gross Adj. 7.1 %		Gross Adj. 6.5 %		Gross Ad: 17.4 %	\$ 2,177,300
⊠ did   did not research	the sale or transfer hi	atory of the subject	property and comparable	le sales. Il not, expla	ın		
My research 🔀 did 🔲 did i	not reveal any prior sa	les or transfers of th	e subject property for t	he three years prior	to the effective date of	this appraisal	
Data Source(s) Public Rec	ords						
My research did od did i	not reveal any prior sa	les or transfers of th	e comparable sales for	the year orior to the	date of sale of the con	nparable sale	
Data Source(s) Public Rec	ords					***************************************	
Report the results of the research		rior sale or transfer	history of the subject of	coperty and compara	ible sales (report addit)	onal pror sales on oa	ne 3)
ITEM:	SU	BUECT	COMPARABLE SA	ALF#1	OMPARABLE SALE #	2 COMPA	
	5/31/2006		N/A	N/A		M. M. M. CONT. CONT.	RABLE SALE #3
			14/74	111/79			RABLE SALE #3
Date of Prior Sale/Transfer						N/A	RABLE SALE #3
Date of Prior Sale/Transfer Price of Prior Sale/Transfer	1,574,619					N/A	RABLE SALE #3
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	1,574,619 Public Recor	ds				N/A	RABLE SALE #3
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ADDITONAL COMMENTS			
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COST APPROACH TO VALUE	(not required by Fennie Mae)		
Provide adequate information for the lender/client to replicate the below dost figures and call			
Support for the opinion of site value (summary of comparable and sales or other methods)			
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE	<b>=</b> \$	500,000
Source of cost data	DWELLING 6,555 Sq.P. @ \$	190.00 =\$	1,245,450
Quality rating from cost service Effective date of cost data	Basement 1,820 5q P. @ \$	80.00 -\$	145,600
Comments on Cost Approach (gross living area calculations, depreciation etc.)	3 F/P	-5	18,500
The Reproduction Cost was derived from the Marshall and Swift	Garage/Carport 888 5q.Ft. @ \$	40.00 -\$	35,520
Evaluation Service and cost data contained in the appraisers files.	Total Estimate of Cost-New	=\$	1,445,070
	Less Physical Functional	Excernal	
	Depreciation 28,901	-\$	28,901)
	Depreciated Cost of Improvements	=\$	1,416,169
	'As-is' Value of Site improvements	=\$	30,000
Estimated Remaining Economic Life (HUD and VA only) Years	INDICATED VALUE BY COST APPROACH	ms \$	1,946,189
INCOME APPROACH TO VALU	E (not required by Fannie Mae)		
Estimated Monthly Market Rent S X Gross Rent Multiplier	= \$	Indicated Value by In	come Approach
Summary of Income Approach (including support for market rent and GRM)			
PROJECT INFORMATION	min min m. (N		
	FOR PUUS (nappiicadia)		
		d	
Is the developer/builder in control of the Homeowners' Association (HOA)? Yes If Provide the following information for PUDs ONLY if the developer/builder is in control of the	No Unit type(s) Detached Attache		
is the developer builder in control of the Homeowners' Association (HOA)? Yes I Provide the following information for PUDs ONLY if the developer builder is in control of the	No Unit type(s) Detached Attache		
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### Uniform Residential Appraisal Report

File # 08011502

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended user, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property. (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto: and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

"Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner

### 12-12020-mg Doc 7767-2 Filed 11/18/14 Entered 11/18/14 15:21:27 Exhibit 2

File # 08011502

### Uniform Residential Appraisal Report

#### APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the Information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an Impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event. (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks, I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lendar/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Uniform Residential Appraisal Report

File # 08011502

- 21. The lender/client may disclose or distribute this appraisal report to the borrower, another lender at the request of the borrower; the mortgage or its successors and assigns, mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

### SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification
- 2. Laccept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraisar identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraisar (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature V.A. M. Pallage	Signature
Name Peter Peter Peter (III)	Name
Company Name Robert M.Sapio Real Estate Appraisals	Company Name
Company Address 314 Cherry Avenue, Voornees, NJ 08043	Company Address
Telephone Number (856) 429-2789	Telephane Number
Email Address ms@msapic.com	Ernail Address
Date of Signature and Report January 30, 2008	Date of Signature
Effective Date of Appraisal 1/21/2008	State Certification #
State Certification #	or State License #
or State License # 42RA00015400	State
or Other (describe) State #	Expiration Date of Certification or License
Expiration Date of Certification or License 12/31/2009	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect subject property
817 Matlack Drive	Did inspect exterior of subject property from street
Moorestown, NJ 08057	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 2 040,000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name Joseph Graves	701404 P401 C CA1 FC
Company Name Commerce Bank	COMPARABLE SALES
Company Address 2059 Springdale Road Cherry H# NJ 08003	Did not inspect exterior of comparable sales from street  Did inspect exterior of comparable sales from street
Email Address joseph graves@yesbank.com	Date of Inspection

### 12-12020-mg Doc 7767-2 Filed 11/18/14 Entered 11/18/14 15:21:27 Exhibit Pg 11 of 27

General Text Addendum

File No 08011502

Borrower	Reed 3rd, Frank & Christina				
Property Address	817 Matlack Drive				
City	Moorestown	County Bu	irlington	State NJ	Zip Code 08057
Lender	Commerce Bank				

### SCOPE

This is the extent of the process of collecting, confirming and reporting market data.

The primary source of the market data used in this report was the Multiple Listing Service in the subject County. Also, where necessary, market data from the appraiser's files and public records were utilized.

#### INCOME APPROACH

The Income Approach was not developed due to the lack of rental data in the local market which precludes developing a market rental estimate for the subject. Nearly all dwellings, locally, are owner occupied. This situation also causes a dearth of sold rental properties making it virtually impossible to derive a gross rent multiplier.

#### ZONING

A representative of the zoning office indicates the subject property building lot is legal, conforming and the existing improvements can be rebuilt if destroyed or are found to be uninhabitable.

Zoning conformance is a legal matter, we suggest an attorney's opinion be sought to confirm the appraiser's conclusion.

### MORE THAN SIX MONTHS

In order to present the most similar sales, it is necessary to select sale 3, which is more than six months old, due to the low sale turnover in the subject neighborhood.

#### Stmt8-062701

### · Statement of Limiting Conditions:

### USE, COPIES, PUBLICATION, DISTRIBUTION OF THIS REPORT:

This appraisal report is prepared for the sole and exclusive use of Commerce Bank, N.A., to assist in determining the collateral values for mortgage financing. It is no to be relied upon by third parties for any purpose, whatsoever.

The report may not be used for any purpose by any person or party other than the client or the party to whom it is addressed or copied without the written consent of an officer of the appraisal firm (Robert M. Sapio, Real Estate Appraisal & Consulting, LLC) and then only in its entirety.

Possession of this report or any copy thereof does not carry with it the right of publication, nor may it be used for other than its intended use; the physical report(s) remain the property of the appraiser for the use of the client, the fee being for the analytical services only.

Neither all nor any part of the contents of this report shall be conveyed to the public through advertising, public relations efforts, news, sales, other media, without the written consent and approval of an officer of the Sapio firm, nor may any reference be made in such a public communication to the Appraisal Institute or the MAI or SRA designations.

This supersedes No. 10 on page 1 of the Statement of Limiting Conditions.

Signalure (KA m'Pal	laser	Signature	
Name Peter & Macaffred // (12)	7	Name	
Date Signed January 30, 2008	/	Date Signed	
State Certification #	State	State Certification #	State
Or State License # 42RA00015400	State NJ	Or State Libense #	State

### 12-12020-mg Doc 7767-2 Filed 11/18/14 Entered 11/18/14 15:21:27 Exhibit 2 Pg 12 of 27

### Sales Comparison Approach

Sale No. 1 is 804 Matlack Drive in Moorestown. The sale is similar to the subject located within the subject's development. The sale is built by the same developer, Roger Maines, as the subject. The sale is a two and a half story colonial dwelling with similar construction to the subject. The subject has superior room count, bedroom count and bathroom count and an upward \$50,000 adjustment was made for those items. The sale has a full finished basement with a full bath. Sale has three-zone heat, three-car garage and a patio in the rear. The sale is in very good condition similar to the subject. The sale has a total of 5,643 square feet of gross living area.

Sale No. 2 is 807 Riverton Road in Moorestown. The sale is a two story French colonial style dwelling located within the several blocks of the subject. The sale is located on a rear flag lot and has 2.10 acres. This sale has ten rooms, five bedrooms and five and one half baths for a total gross living area of 5,534 square feet. The sale has a full finished basement with a full bath, three-zone heat and a deck and patio in the rear. The sale is in very good condition.

Sale No. 3 is 301 East Oak Avenue in Moorestown. This sale is located in a downtown section of Moorestown Township. This sale is smaller in overall building size with a total of eleven rooms, five bedrooms and five and one half baths for a total of 5,010 square feet of gross living area. The sale has a full finished basement with a powder room. The sale has superior construction to the subject with a slate roof, stone siding and copper gutters and downspouts. The sale is superior with an inground pool and a fence. The sale is in good condition with an effective age of eight to ten years.

Sale No. 3 settled on August 17, 2006 and a 4% downward time adjustment was necessary.

After adjustments the sales indicated a value range of \$1,981,100 to \$2,177,300. All three sales have occurred between August 2006 and August 2007. It is my opinion, the sales indicate a value of \$2,040,000 to the subject.

Signature P.A. m. P.	Has	,	Signature	
Name Peter R McCeffred	1 may		Name	
Date Signed January 30, 2008. //	I = I		Date Signed	
State Certification #	1	State	State Certification #	State
Or State License # 42RA00015400		State NJ	Or State License #	State

### Subject Photo Page

Borrower	Reed 3rd, Frank & Christina						
Property Address	817 Matlack Drive						
City	Moorestown	County Bur	dington	State	NJ	Zip Code	08057
Lander	Commerce Bank						



### **Subject Front**

817 Matlack Drive
Sales Price
GLA 6.555
Total Rooms 14
Total Bedrms 7
Total Batthrms 7.5.5
Location Good
View Good
Site 61 acres
Quality Good
Age 1





**Subject Street** 



Form PIC4x6 SR — "WinTOTAL appraisal software by a la mode, inc. — 1-500-ALAMODE

# 12-12020-mg Doc 7767-2 Filed 11/18/14 Entered 11/18/14 15:21:27 Exhibit 2 Pg 14 of 27 Comparable Photo Page

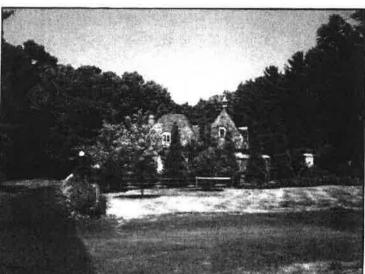
Borrower	Reed 3rd, Frank & Christina						
Property Address	817 Matlack Drive						
City	Moorestown	County Burlin	gton	State	NJ	Zip Code	08057
Lender	Commerce Bank			-	-attack	1000	TE HOME IN THE ST



#### 804 Matlack Drive Proximity same street Sale Price 1,850,000 5,643 GLA Total Rooms 11 Total Bedrms 5 Total Saturms 4.5

Comparable 1

Location Good View Good Site .69 acres Good Quarry Age



### Comparable 2

807 Riverton Road 1/4 mile 1,900,000 Proximity Sale Price GLA 5,534 Total Rooms 10 Total Bedrms 5 Total Bathrms 5.5 Location Good Good View 2.10 acres Site Quality Good 10 eff. 2 Age



### Comparable 3

1 mile Proximity Sale Price 2.150,000 GLA 5,010 Total Rooms 11 Total Bedims 5 Total Bathems 5.5 Location Good View Good Site .96 acres Superior Quality 86 eff. 10 Age

301 E. Oak Avenue

Form PIC4x6 CR — "WISTOTAL appraisal software by a la mode inc. — 1-800-ALAMODE

File No. 08011502

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New Jersey Office of the Attorney General
Division of Consumer Affairs

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PETER R. MCCAFFREY 117 DAKMONT RD MOUNT LAUREL NJ 08054-2310

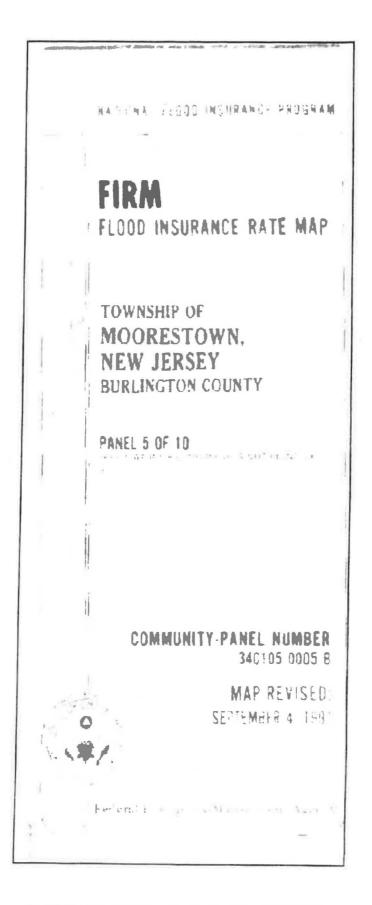
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11.17:2005 TO 12:31 2007

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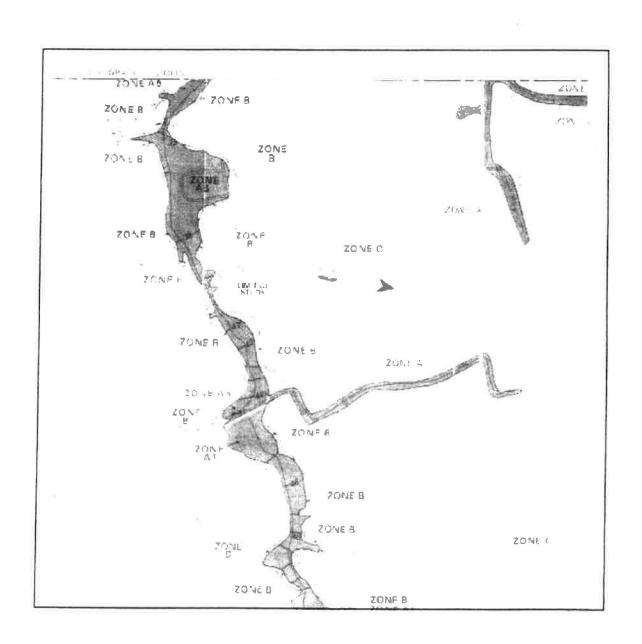
Form DCVR — "WinTOTAL" appraisal software by a ia mode, inc. — 1-800-ALAMODE

Borrower Property Address	Reed 3rd, Frank & Christina 817 Mattack Drive	 -		-	7	-	-				-		
City	Moorestown		County	Burn	ngton			S	tate N	IJ	Zip Code	08057	
Lender	Commerce Bank										771-12-1-17		



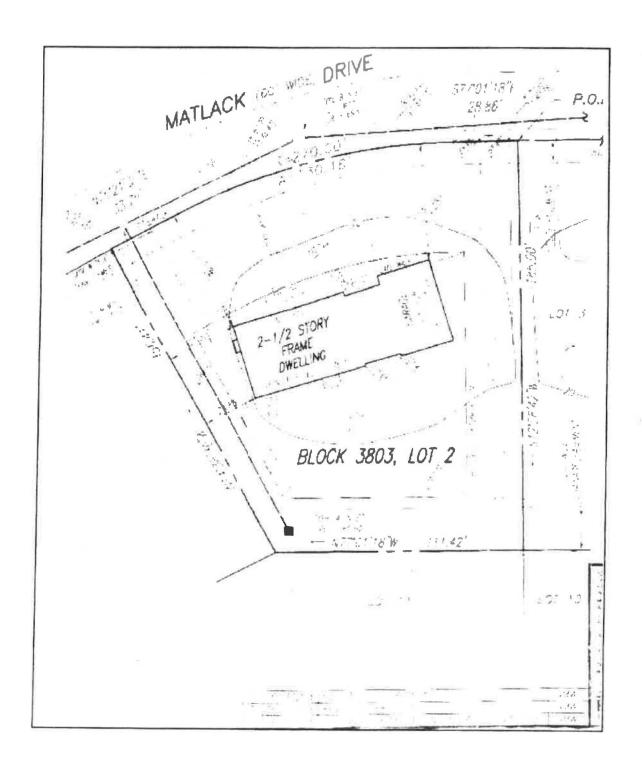
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Borrower	Reed 3rc, Frank & Christina			
Property Address	817 Matlack Drive			
City	Moorestown	County Burlington	State NJ	Zip Code 08057
Lander	Commerce Bank			



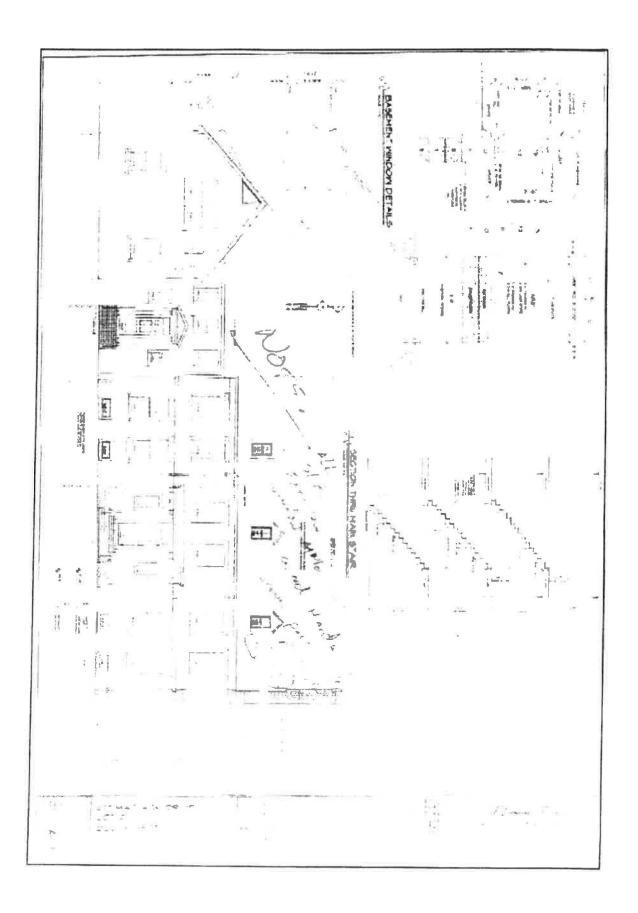
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Borrower	Reed 3rd, Frank & Christina					
Property Address	817 Matiack Drive					
City	Moorestown	County	Burlington	State NJ	Zip Code 08057	
Lender	Commerce Bank					



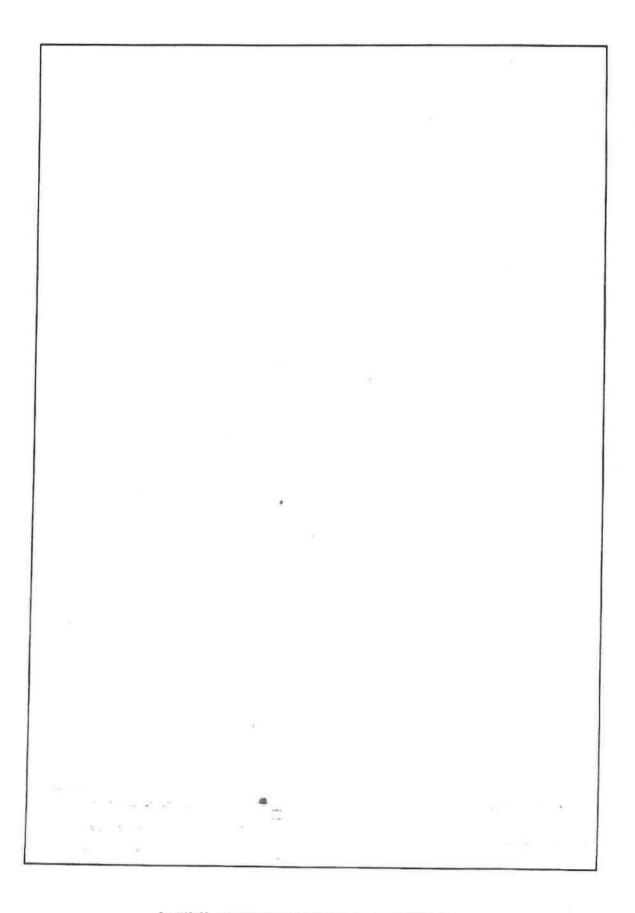
12-12020-mg Doc 7767-2 Filed 11/18/14 Entered 11/18/14 15:21:27 Exhibit 2 Pg 19 of 27 Floor Plan

Borrower	Reed 3rd, Frank & Christina						
Property Address	817 Metlack Drive						
City	Moorestown	County	Burington	State	NJ	Zip Code	08057
Lender	Commerce Bank						



## 12-12020-mg Doc 7767-2 Filed 11/18/14 Entered 11/18/14 15:21:27 Exhibit 2 Pg 20 of 27

Barrower	Reed 3rd, Frank & Christina				
Property Address	817 Mattack Drive				
City	Moorestown	County	Burlington	State NJ	Zip Code 08057
Lender	Commerce Bank				

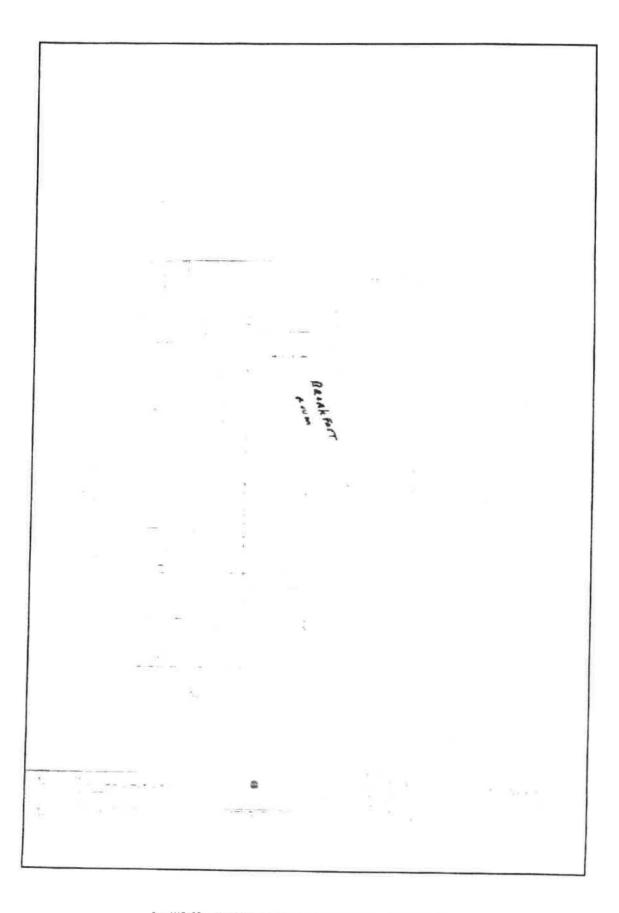


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Borrower	Reed 3rd, Frank & Christina			
Property Add	ress 817 Mattack Drive			
City	Moorestown	County Burlington	State NJ	Zip Code 08057
Lender	Commerce Bank			

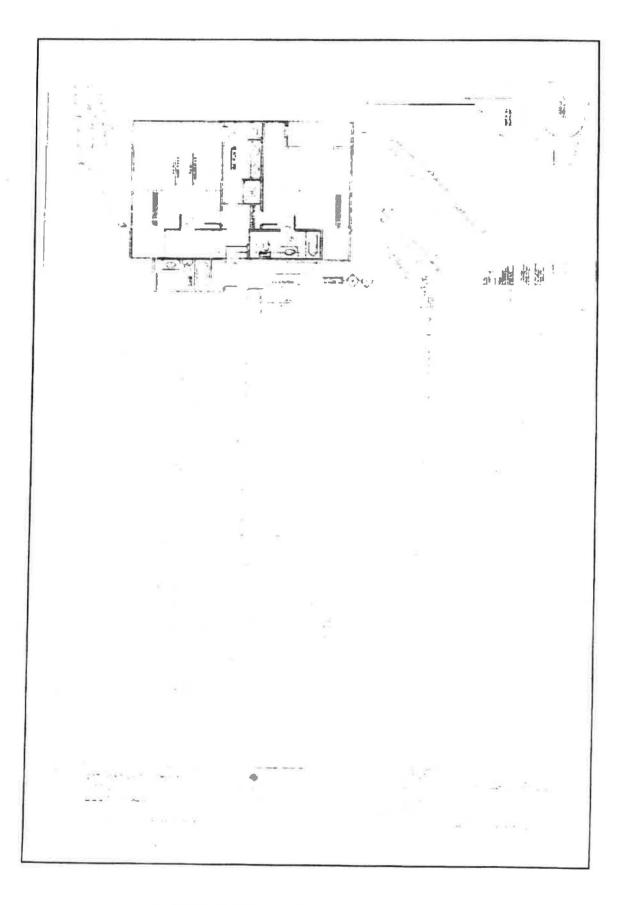
## 12-12020-mg Doc 7767-2 Filed 11/18/14 Entered 11/18/14 15:21:27 Fig. 22 of 27 Figure Plan

Lender	Commerce Bank				
City	Moorestown	County	Burtington	State NJ	Zip Code 08057
Property Address	817 Metlack Drive				
Borrower	Reed 3rd, Frank & Christina				



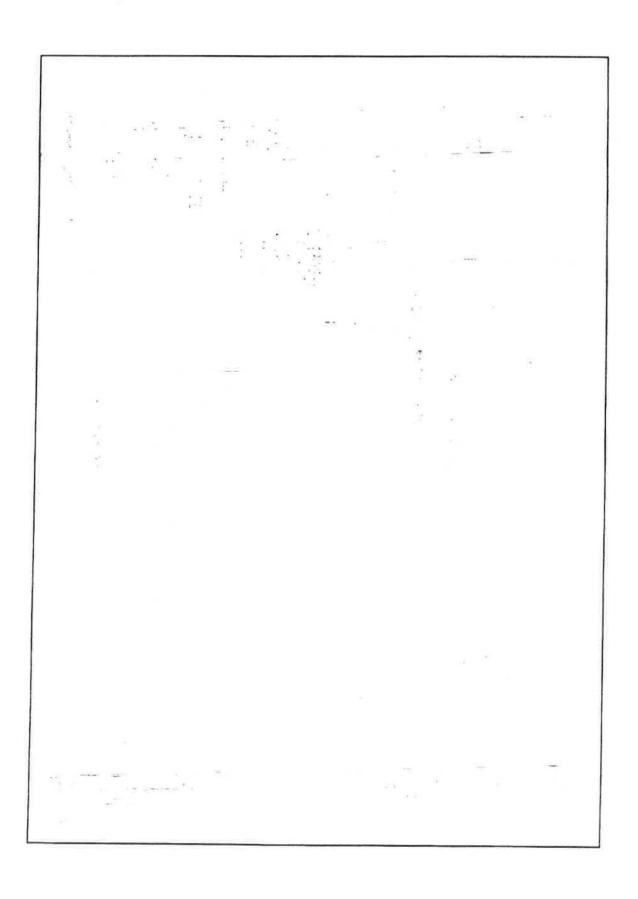
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Borrawer	Reed 3rd, Frank & Christina			
Property Address	817 Matlack Drive			
City	Moorestown	County Burlington	State NJ	Zip Code 08057
Lender	Commerce Bank			



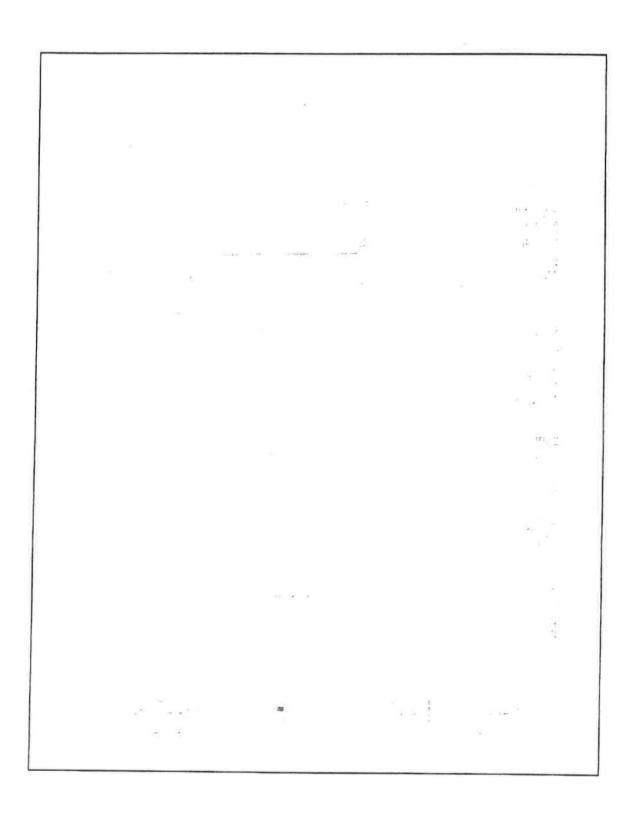
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Borrower	Reed 3rd, Frank & Christina						
Property Address	817 Mattack Drive						
City	Moorestown	County	Burlington	State	NJ	Zip Code	08057
Lender	Commerce Bank						



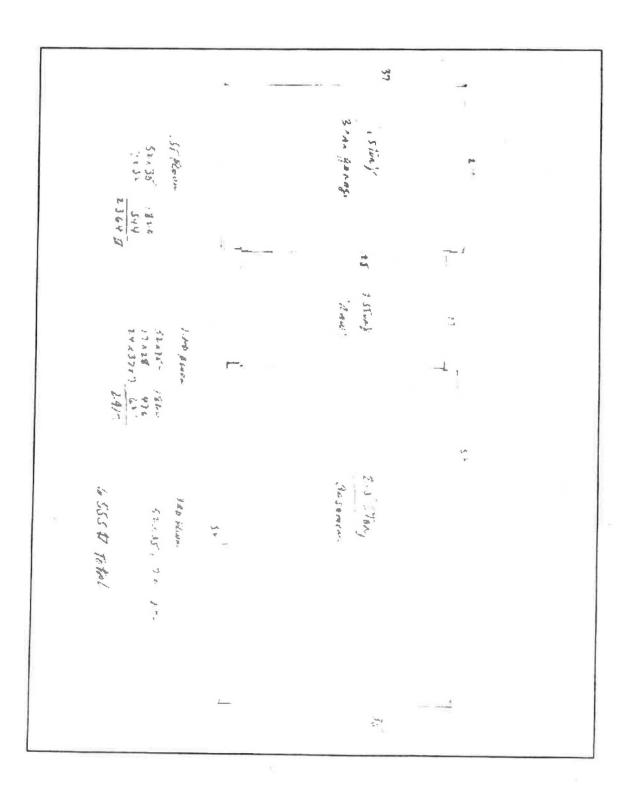
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Borrower	Reed 3rd, Frank & Christina					
Property Address	817 Matlack Drive					
City	Moorestown	County	Burlington	State NJ	Zip Code 08057	
Lender	Commerce Bank			- Land of the land		



12-12020-mg Doc 7767-2 Filed 11/18/14 Entered 11/18/14 15:21:27 Exhibit 2 Pg 26 of 27 Bullding Sketch

Barrower	Reed 3rd, Frank & Christina						
Property Address	817 Matlack Drive						
City	Moorestown	County	Burlington	State	NJ	Zip Code	08057
Lender	Commerce Bank						



12-12020-mg Doc 7767-2 Filed 11/18/14 Entered 11/18/14 15:21:27 Exhibit 2 Pg 27 of 27 Comparable Sales Map

Borrower	Reed 3rd. Frank & Christina			
Property Address	817 Matlack Drive			
City	Moorestown	County Burlington	State NJ	Zip Code 08057
Lender	Commerce Bank			

